

EXHIBIT A

October 16, 2012

VIA ELECTRONIC MAIL

Amanda Davidoff
Sullivan & Cromwell LLP
125 Broad Street
New York, New York 10004-2498

Re: FHFA Actions: Additional Information Regarding the Second Cowan Report

Dear Amanda:

We write on behalf of Plaintiff Federal Housing Finance Agency (“FHFA”), as Conservator for Fannie Mae and Freddie Mac, in response to your letter of October 13, 2012, concerning additional information requested by Defendants (other than UBS) related to the Expert Report of Charles D. Cowan, Ph.D. Regarding the Selection of Statistically Valid Random Samples for Fifteen FHFA Actions (the “Second Cowan Report”).

While far from clear, your letter appears to request materials related to the mechanical process by which Dr. Cowan selected the particular loan numbers – that is, not the sampling method, which is the subject of the Second Cowan Report, but only its application. You do not assert that such information is necessary to evaluate the Second Cowan Report, nor could you properly do so, but rather only that you “may require” it.

The Second Cowan Report fully described the method he used to select the loans for each sample. Second Cowan Report n.9, ¶¶ 59-60. It also disclosed the data he used, *id.* ¶ 50 & Appendix 5, which either came from Defendants or has been produced in connection with the Report,¹ as well as the tests he ran, *id.* ¶ 62, and the results of those tests, *id.* Appendix 2. In addition, and not because of any obligation but to eliminate further dispute, FHFA will produce to you tomorrow the computer programs Dr. Cowan used to draw the samples, which also contain the “seeds” to which you refer.²

¹ See COWANFHFA00000001-09.

² See COWANFHFA00000010-458.

Very truly yours,

/s/ Philippe Z. Selendy

Philippe Z. Selendy
(philippeselendy@quinnemanuel.com)
QUINN EMANUEL URQUHART &
SULLIVAN, LLP
51 Madison Avenue, 22nd Floor
New York, New York 10010
(212) 849-7000

Attorney for Plaintiff Federal Housing Finance Agency in FHFA v. UBS Americas, Inc., FHFA v. JPMorgan Chase & Co., FHFA v. Deutsche Bank AG, FHFA v. Citigroup Inc., and FHFA v. Goldman, Sachs & Co.

/s/ Christine H. Chung

Christine H. Chung
(christinechung@quinnemanuel.com)
QUINN EMANUEL URQUHART &
SULLIVAN, LLP
51 Madison Avenue, 22nd Floor
New York, New York 10010

Attorney for Plaintiff Federal Housing Finance Agency in FHFA v. First Horizon National Corp., FHFA v. Bank of America Corp., and FHFA v. Credit Suisse Holdings (USA), Inc.

/s/ Richard A. Schirtzer

Richard A. Schirtzer
(richardschirtzer@quinnemanuel.com)
Adam Abensohn
(adamabensohn@quinnemanuel.com)
QUINN EMANUEL URQUHART &
SULLIVAN, LLP
51 Madison Avenue, 22nd Floor
New York, New York 10010

*Attorney for Plaintiff Federal Housing Finance Agency in FHFA v. HSBC North America Holdings, Inc.
and FHFA v. Nomura Holding America, Inc.*

/s/ Manisha M. Sheth

Manisha M. Sheth
(manishasheth@quinnemanuel.com)
QUINN EMANUEL URQUHART &
SULLIVAN, LLP
51 Madison Avenue, 22nd Floor
New York, New York 10010

Attorney for Plaintiff Federal Housing Finance Agency in FHFA v. JPMorgan Chase & Co., FHFA v. Barclays Bank PLC, FHFA v. Citigroup Inc., and FHFA v. Merrill Lynch & Co., Inc.

/s/ Michael A. Hanin

Michael A. Hanin
(mhanin@kasowitz.com)
KASOWITZ, BENSON, TORRES &
FRIEDMAN, LLP
1633 Broadway
New York, NY 10019

Attorney for Plaintiff Federal Housing Finance Agency in FHFA v. Ally Financial Inc., FHFA v. General Electric Company., FHFA v. Morgan Stanley, and FHFA v. SG Americas, Inc.

cc: All Counsel of Record